My name is Dominic Yoia and I am the Sr. Director of Financial Aid at Quinnipiac University. I have worked in this capacity for the last 12 years at Quinnipiac and in the field of student financial aid for almost 25 years.

It's no secret that Connecticut, along with 49 other states, are facing the largest budget deficits in the history of our country. While it's easy to point the bony finger of blame at a number of reasons as to how we got here, there's no denying that we've finally arrived.

First and foremost, I commend you all for taking the time to listen to public testimony and I wish you all the best as you struggle to draft the best plan to help Connecticut deal with its ongoing budget issues. I am also sensitive to the fact that each of you are dealing with hundreds of programs in need of attention as this budget is reconstructed. I am, however, here today to make a plea for my particular contingency, and they are 18-22 year old college students and their parents.

As you may know, there are 3 major state sponsored financial aid programs in Connecticut which help needy students finance their education. They are; CAPCS (need-based grant for public college students), CICS (need-based grant for private college students) and the Capitol Scholarship (available to both sectors) which has both need-based and merit-based components.

As you also know, students and their parents are faced with the daunting challenge of financing college educations for their children in an environment where costs continue to rise, the economy continues to sputter and funds continue to dwindle. In my 25 years in aid, I don't ever recall a situation as serious as the one we all face today in higher education.

Last week, the House of Representatives passed a bill to reduce funding for the Federal Pell grant program and to eliminate the SEOG and LEAP programs for the upcoming 2011/12 academic year and the bill now resides with the senate. Also on the chopping block are proposals to eliminate the Federal Perkins Loan program, formerly known as the National Defense Student Loan, which was initiated in the 1950s in response to the Russians launching *Sputnik*. And, Federal Subsidized Stafford Loans, which currently have low fixed interest rates of 3.4%, are set to double to 6.8% on July 1, 2012. Notwithstanding all that, our neediest students are now facing an enormous reduction or possible phase-out of one of the 3 major state sponsored need-based financial aid programs; CICS. One has to ask, "Are we REALLY serious about higher education in this country or the state of Connecticut?" Are we trying to "educate" or just attempting to "graduate" a bunch of warm bodies for the lowest cost possible?

In all fairness, I stand before you tonight fully expecting a fair and proportional reduction in CICS funds comparable to that being proposed for the CAPCS and Capital programs. After all, why should one program expect privileged exemption if all other comparable programs are being reduced? It only makes sense. Unfortunately, this is not the case as the governor's budget proposal does not include ANY reduction to either of these programs.

With all due respect, I ask one question; "Why are private college students being asked to bear the entire brunt of the educational aid reductions for the entire state of Connecticut?" Are they less important than their public college counterparts? Are taxpayer dollars being wasted on students attending colleges with dismal graduation rates? Is it costing the state of Connecticut more money to educate these students? The answer to all 3 of these questions is, "No."

Each and every year, private colleges and universities work endlessly to send its message to the CT state legislature that CICS funds are both important and crucial to helping our students and parents finance a college education. We send charts, graphs and reports to document all of the needy students we serve, the minority students we serve, the low income students we serve and the community service positions our students fill in areas desperate for help. We also provide you with maintenance of effort figures demonstrating how many institutional grant dollars we commit in addition to the state funds that these students receive. We do all this, not only because you ask it of us, or because it's a REQUIREMENT for participation in the program, but because we want to be clear that these funds are going to students who may otherwise not have an opportunity to attend college. Plain and simple. What never ceases to amaze me is that these endless reports, facts and figures seem to fall on deaf ears, or at least that is the appearance today, as we discuss the merits of the importance to funding higher education in Connecticut and the impact that an educated workforce has on an economy.

Unfortunately, the very students you are impacting are confronted with the difficult decisions of going to class tonight or going to Hartford. Taking a test, studying, writing a paper --- or testifying before you at this hour of the evening. As you can see, many of these students chose the latter which underscores the importance of maintaining the CICS grant program and its relevance to both them and their parents who continue to struggle with college expenses.

I'd like to close by asking each and every one of you, on your way home tonight, to take a moment to reflect and think about the path you took which led you to where you are today. And ask yourself if it can it be credited, in part, to your college education? Did you attend a private college or a public college? Was it in Connecticut or was it out of state? Did you receive any sort of financial aid, including scholarships or student loans, to help pay these costs? After you've given this some careful thought, ask yourself, "Can you, in good conscience, look every student in the eye, here tonight, and tell them that their hopes, dreams and aspirations aren't worth our time and investment?" Are we really that selfish? Well, if you can honestly look each student in the eye, and say to them that they simply don't matter, and that you really don't care, there's one more thing I ask you to consider. Imagine these same, uneducated students, 20 years from now, sitting at a desk across from you making decisions about YOUR well being and about YOUR future with as much care, empathy and consideration that you've given them tonight. Please do the right thing and don't deny these students the opportunity that they so deserve.

Thank you for listening and I respectfully ask you all to reconsider the proposed cuts to the CICS grant program.